



Order Filed on January 6, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ABELSON & TRUESDALE, LLC

By: Steven J. Abelson, Esq.

ID #SA 7987

63 West Main Street

P.O. Box 7005

Freehold, New Jersey 07728

(732) 462-4773

Attorney for Debtor

In Re:

MATTHEW KAMINSKI

LAUREN KAMINSKI

Case No.: 16-29199 (VFP)

Hearing Date: December 15, 2016 at 10:00am

Judge: Hon. Vincent F. Papalia

**ORDER ENFORCING AUTOMATIC STAY, COMPELLING CESSATION OF
WAGE GARNISHMENT, REFUND OF MONIES SEIZED
AND FOR PAYMENT OF FEES AND DAMAGES**

-
The relief set forth on the following pages, numbered two (2) through (2) is
hereby **ORDERED**.

DATED: January 6, 2017

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

CAPTION OF ORDER:

ORDER ENFORCING AUTOMATIC STAY, COMPELLING CESSATION OF
WAGE GARNISHMENT, REFUND OF MONIES SEIZED AND FOR PAYMENT OF FEES AND
DAMAGES

CASE NO: 16-29199

ADV. NUMBER:

DATE OF HEARING: December 15, 2016 at 10:00 a.m.

JUDGE: Hon. Vincent F. Papalia

This matter having been opened to the Court by Steven J. Abelson, Esq. as attorney for the Debtor, with notice having been given to the Creditor, Kearny Municipal EFCU, and the Court having had the opportunity to review the application of the debtor and for the reasons set forth on the record and for good cause shown:

It is hereby:

ORDERED as follows:

- 1) The actions of Kearny Municipal EFCU are deemed to be a wilful violation of 11 U.S.C. § 362(a).
- 2) Kearny Municipal EFCU shall cease all attempts to collect on any pre-petition debt against the co-debtor including but not limited to the immediate cessation of the wage execution against Debtor and shall refund all sums garnished post petition within fifteen (15) days.
- 3) Kearny shall refund to the Debtor all monies received post-petition less only those due for the secured debt listed on Debtors' Schedule D.
- 4) Fees and Costs pursuant to 11 U.S.C. § 362 (k) in the amount of \$ 750.00 for the willful violation of the automatic stay are hereby awarded and payment of same shall be made by Kearny Municipal EFCU within fifteen (15) days of this Order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Matthew Christian Kaminski
Lauren Ruth Kaminski
Debtors

Case No. 16-29199-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2017.

db/jdb +Matthew Christian Kaminski, Lauren Ruth Kaminski, 20 South Midland Ave, Unit H-1,
Kearny, NJ 07032-1681

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael R. DuPont on behalf of Creditor Pinnacle Federal Credit Union dupont@redbanklaw.com,
dana@redbanklaw.com
Steven J. Abelson on behalf of Joint Debtor Lauren Ruth Kaminski sjaesq@atrbklaw.com,
atrbkl@gmail.com
Steven J. Abelson on behalf of Debtor Matthew Christian Kaminski sjaesq@atrbklaw.com,
atrbkl@gmail.com

TOTAL: 5